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## UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1

DENISE CARLON, ESQUIRE KML LAW GROUP, P.C. 701 Market Street, Suite 5000 Philadelphia, PA 19106 dcarlon@kmllawgroup.com

Attorneys for LoanCare, LLC

In Re:

Maxine C. Christian,

Debtor.

Order Filed on August 19, 2022 by Clerk,

U.S. Bankruptcy Court District of New Jersey

Case No.: 22-14412 SLM

Adv. No.:

Hearing Date: 8/10/2022 @ 8:30 a.m.

Judge: Stacey L. Meisel

## ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S **CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby **ORDERED** 

**DATED: August 19, 2022** 

Honorable Stacey L. Meisel United States Bankruptcy Judge Page 2

Debtor: Maxine C. Christian Case No.: 22-14412 SLM

Caption: ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO

**DEBTOR'S CHAPTER 13 PLAN** 

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, LoanCare, LLC, holder of a mortgage on real property located at 36 Concord Place, Union, NJ, 07083, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and David G. Beslow, Esquire, attorney for Debtor, Maxine C. Christian, and for good cause having been shown;

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtor is to obtain a loan modification by September 15, 2022, or as may be extended by an application to extend the loss mitigation period; and

It is **FURTHER ORDERED**, **ADJUDGED and DECREED** that the Secured Creditor reserves the right to object any request for an extension of loss mitigation; and

It **ORDERED**, **ADJUDGED** and **DECREED** that Debtor shall make post-petition payments in accordance with the terms of the loss mitigation order while the loss mitigation period is active; and

It **ORDERED**, **ADJUDGED** and **DECREED** that the Secured Creditor does not waive its rights to the pre-petition arrears or the difference between the regular post-petition payment and the loss mitigation payment, or any other post-petition arrears that may accrue; and

It is **FURTHER ORDERED**, **ADJUDGED** and **DECREED** that in the event the loan modification is unsuccessful, Debtor shall modify the plan to otherwise address Secured Creditor's claim; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.